

Certificate Number: 05781-PAE-DE-039435942

Bankruptcy Case Number: 25-10539



05781-PAE-DE-039435942

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 12, 2025, at 4:29 o'clock PM PDT, Joseph Ragus Jr completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: March 12, 2025 By: /s/Allison M Geving

Name: Allison M Geving

Title: President